

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <b>Simone Vassell</b>            | Social Security number or ITIN | xxx-xx-1831 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | <b>19-19342-MEH</b>              |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Simone Vassell  
aka Simone Wynter

10/31/24

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Simone Vassell  
Debtor

Case No. 19-19342-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 31, 2024

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 02, 2024:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Simone Vassell, 9 Harrier Court, Neptune, NJ 07753-7660  |
| cr        | + Foxchase at Tinton Falls II Condominium Associatio, 850 Carolier Lane, North Brunswick, NJ 08902-3312            |
| cr        | + SANTANDER BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814 |
| cr        | + Sanatander Bank, N.A., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945                                  |
| 518231780 | + Fox Chase II Condominium Assoc, Inc, 1090 King Georges Post Road, Suite 301, Edison, NJ 08837-3704               |
| 518231781 | + Foxchase II Condominium Assoc, c/o Cutolo Barros, LLC, 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635  |
| 518256983 | + Foxchase at Tinton Falls II, Condo Assoc., Inc., 850 Carolier Ln, No. Brunswick, NJ 08902-3312                   |
| 518231782 | Hackensack Meridian Health, PO Box 419801, Boston, MA 02241-9801   |
| 518231785 | + McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312                                  |
| 518231786 | + Momouth EMA, PO box 417442, Boston, MA 02241-7442  |
| 518231790 | + State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08602-0245                                    |
| 518231803 | Woman's Place, 34 Sycamore Avenue, Suite 2A, Little Silver, NJ 07739-1248  |

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov               | Oct 31 2024 20:47:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpregion03.ne.ecf@usdoj.gov       | Oct 31 2024 20:47:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr        | ^ MEBN  | Oct 31 2024 20:46:23 | Toyota Motor Credit Corporation, PO Box 340514, Tampa, FL 33694-0514   |
| 518231770 | Email/Text: ebn@americollect.com                  | Oct 31 2024 20:47:00 | Americollect, Inc., PO Box 1505, Manitowoc, WI 54221-1505  |
| 518231771 | ^ MEBN  | Oct 31 2024 20:45:38 | Amerifinancial Soultions, LLC, PO Box 65018, Baltimore, MD 21264-5018  |
| 518231772 | Email/Text: billing-automation@carbonhealth.com   | Oct 31 2024 20:47:00 | Central Jersey Urgent Care, PO Box 645370, Cincinnati, OH 45264  |
| 518231774 | + EDI: WFNNB.COM                                  | Nov 01 2024 00:44:00 | ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120   |
| 518231773 | + EDI: WFNNB.COM                                  | Nov 01 2024 00:44:00 | ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  |
| 518231775 | + EDI: CONVERGENT.COM                             | Nov 01 2024 00:44:00 | Convergent Outsourcing, Inc., Attn: Bankruptcy, Po Box 9004, Renton, WA 98057-9004   |
| 518231776 | + EDI: CONVERGENT.COM                             | Nov 01 2024 00:44:00 | Convergent Outsourcing, Inc., 800 Sw 39th St, Renton, WA 98057-4927  |
| 518231779 | Email/Text: BKCourtNotices@yourmortgageonline.com | Oct 31 2024 20:47:00 | Dmi/santander Bank Na, 1 Corporate Dr, Lake Zurich, IL 60047   |

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|           |   |                      |  |
|-----------|---|----------------------|--|
| 518351641 | Email/Text: BKCourtNotices@yourmortgageonline.com     | Oct 31 2024 20:47:00 | SANTANDER BANK, N.A., SANTANDER BANK, N.A., 1 CORPORATE DR., SUITE 360, LAKE ZURICH IL 60047               |
| 518231777 | EDI: CITICORP   | Nov 01 2024 00:44:00 | Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040              |
| 518231778 | EDI: CITICORP   | Nov 01 2024 00:44:00 | Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040  |
| 518407144 | Email/Text: ECMCBKNotices@ecmc.org                    | Oct 31 2024 20:47:00 | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  |
| 518407145 | Email/Text: ECMCBKNotices@ecmc.org                    | Oct 31 2024 20:47:00 | ECMC, P.O. Box 16408, St. Paul, MN 55116-0408, ECMC, P.O. Box 16408, St. Paul, MN 55116-0408               |
| 518231783 | EDI: LCIICSYSTEM                                      | Nov 01 2024 00:44:00 | IC Systems, Inc., 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378                             |
| 518231784 | EDI: IRS.COM  | Nov 01 2024 00:44:00 | Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346   |
| 518231787 | Email/Text: ebn@rwjbh.org                             | Oct 31 2024 20:48:00 | Monmouth Medical Center, PO Box 29965, New York, NY 10087-9965   |
| 518231788 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 31 2024 20:47:00 | Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505   |
| 518231789 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Oct 31 2024 20:47:00 | Nelnet, 3015 S Parker Rd, Aurora, CO 80014-2904  |
| 518270365 | ^ MEBN  | Oct 31 2024 20:45:25 | Nelnet on behalf of ASA, American Student Assistance, PO Box 16129, St. Paul, MN 55116-0129                |
| 518340751 | EDI: Q3G.COM  | Nov 01 2024 00:44:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788                |
| 518231791 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                             |
| 518231792 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015   |
| 518231793 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Banana Republic, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060               |
| 518231794 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Banana Republic, Po Box 965005, Orlando, FL 32896-5005                                      |
| 518231795 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                              |
| 518231796 | + EDI: SYNC   | Nov 01 2024 00:44:00 | Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001  |
| 518231798 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com        | Oct 31 2024 20:47:00 | Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004  |
| 518231797 | + Email/Text: TFS_Agency_Bankruptcy@toyota.com        | Oct 31 2024 20:47:00 | Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026                 |
| 518303788 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com  | Oct 31 2024 20:47:00 | Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013            |
| 518231799 | + Email/Text: bankruptcydepartment@tsico.com          | Oct 31 2024 20:48:00 | Transworld Systems, Inc., Collection Agency, 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733 |
| 518231800 | + EDI: USAA.COM                                       | Nov 01 2024 00:44:00 | USAA Federal Savings Bank, Attn: Bankruptcy,   |

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10750 Mcdermott Freeway, San Antonio, TX  
78288-1600

518231801 EDI: USAA.COM

Nov 01 2024 00:44:00

USAA Federal Savings Bank, Po Box 47504, San  
Antonio, TX 78265

518231802 + EDI: WFFC2

Nov 01 2024 00:44:00

Wells Fargo Dealer Services, Po Box 10709,  
Raleigh, NC 27605-0709

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 02, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 31, 2024 at the address(es) listed below:

| Name                 | Email Address  |
|----------------------|--|
| Albert Russo         | on behalf of Trustee Albert Russo docs@russotrustee.com  |
| Albert Russo         | docs@russotrustee.com  |
| Denise E. Carlon     | on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com                               |
| Gavin Stewart        | on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com                                       |
| Marlena S. Diaz-Cobo | on behalf of Creditor Foxchase at Tinton Falls II Condominium Association Inc. collections@theassociationlawyers.com |
| Matthew K. Fissel    | on behalf of Creditor SANTANDER BANK N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com                  |
| Matthew K. Fissel    | on behalf of Creditor Sanatander Bank N.A. wbecf@brockandscott.com, matthew.fissel@brockandscott.com                 |
| Robert Cameron Legg  | on behalf of Debtor Simone Vassell courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com                   |
| U.S. Trustee         | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 9